



LUMKA GROUP

POWERING MOVEMENT, BUILDING WEALTH

Africa's first integrated energy, mobility, fintech
and media platform



**Zero-Carbon and Hybrid Operations.
Absolute Driver Confidence**

Presenter:
Andre Herbst

INVESTOR PITCH DECK

The Intelligent Core of the Energy & EV Transition



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THE PROBLEM

The Last-Mile Delivery Problem

- Drivers spend R900–R1300/week on fuel
- No asset ownership or wealth creation
- High operational downtime
- Rising fuel costs = unstable ecosystem
- Low driver retention

- Drivers do on average 15-25 deliveries per day, with average trip distance being 5-8km.
- Drivers get paid R30-R38 per delivery
- Average fuel spend per week is between R900 and R1300 per week, this is before the looming fuel increase.
- Drivers pay for bike rental between R450 and R700 per week
- Drivers OPeX cost increasing while revenue stays stagnant.
- Drivers do not have any long term strategy, this is temporary creating high churn in drivers creating reliability issues for operators like One Cart and Pingo
- Drivers do not have a long term plan
- Fluctuating expenses and income due to fuel volatility
- Drivers do not have support
- Drivers drive to survive, not to thrive
- Driver cannot build wealth

Existing model creates jobs, does not create empowerment or real upliftment



The system is expensive, inefficient, and unsustainable.



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THE SOLUTION - The LUMKA Platform

An Integrated Platform Ecosystem

- Energy (Nests & Pods)
- EV Bikes + Battery Swapping
- Fintech (Savings, Wealth Investment + Loans)
- Media Network
- AI Platform

LUMKA integrates energy infrastructure, battery swapping, mobility, financial services, and media into a single AI-powered platform. Each layer feeds into the next—creating a closed-loop system where energy powers mobility, mobility generates revenue, revenue builds wealth, and data continuously optimises the entire network

We don't just power delivery — we power an entire economic ecosystem.



THE LUMKA ECOSYSTEM

POWER → SWAP → RIDE → EARN → GROW



EACH LAYER REINFORCES THE NEXT — CREATING A SCALABLE, HIGH-MARGIN, DEFENSIBLE ECOSYSTEM.



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Off-Grid Solar Energy NEST



Solar Hybrid Energy POD



ENERGY INFRASTRUCTURE

Decentralised Energy Network

- Solar-powered EnergyNests
- Solar Hybrid grid optimized Pod
- Battery storage systems
- 24/7 operational uptime

LUMKA deploys decentralised energy infrastructure that reduces reliance on the grid while ensuring consistent uptime. Our hybrid systems optimise solar utilisation and minimise operating costs, creating a stable energy foundation for mobility operations



Reliable, scalable, and cost-efficient energy infrastructure.



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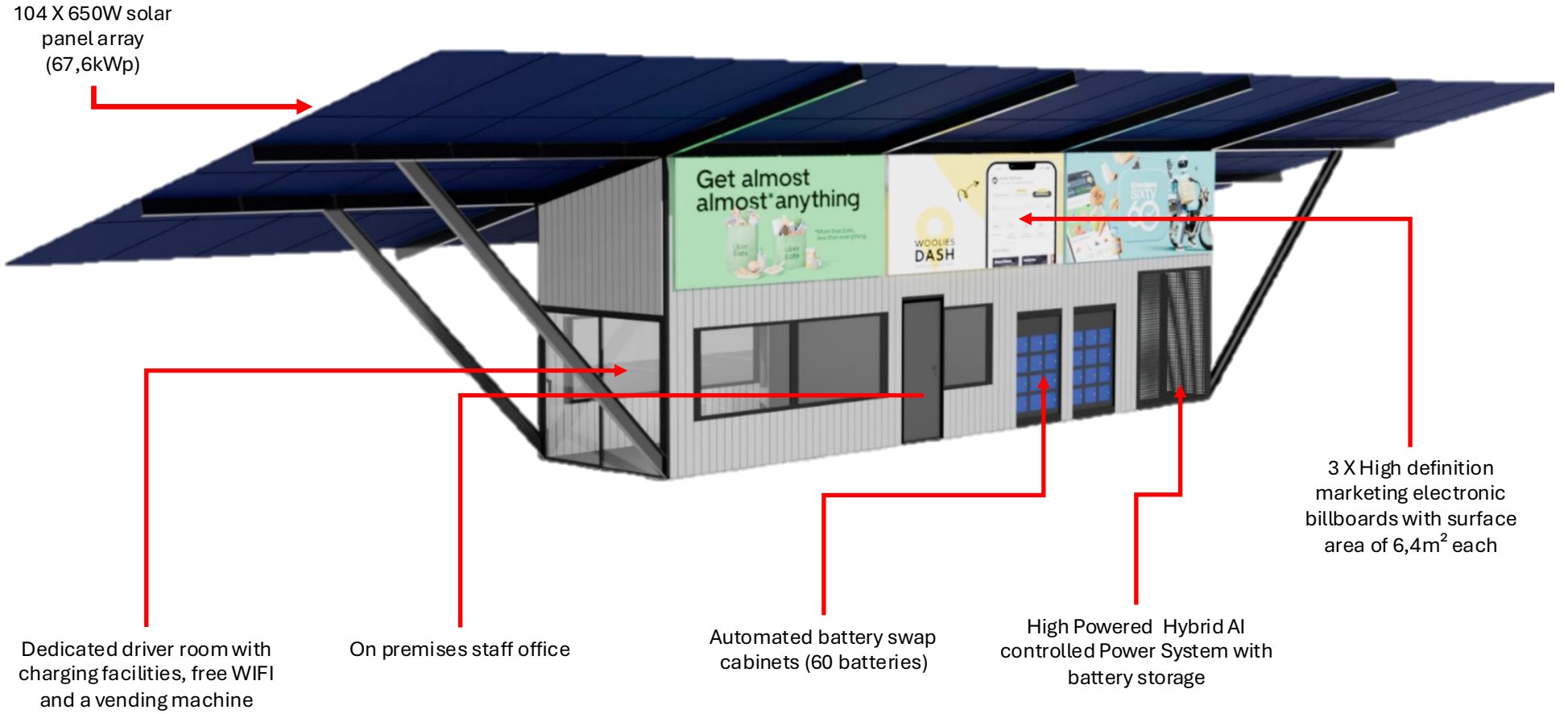
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ENERGY INFRASTRUCTURE

Decentralised Energy Network

- Solar-powered EnergyNests
- Solar Hybrid grid optimized Pod
- Battery storage systems
- 24/7 operational uptime

EnergyNest is an off-grid EV energy hub that boosts fleet reliability and lowers costs, while putting drivers first with fast battery swaps, on-site support, and rest facilities. The result: higher driver earnings, reduced downtime, better retention, and more efficient, zero-carbon last-mile delivery..



Reliable, scalable, and cost-efficient energy infrastructure.



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BATTERY SWAPPING

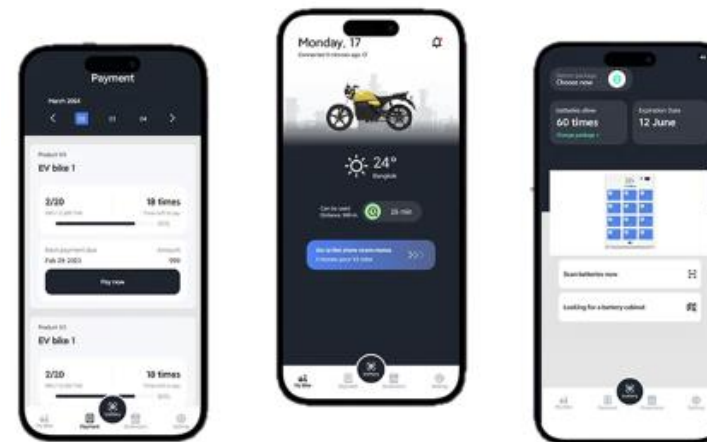
Battery-as-a-Service

- Swap in seconds (no charging downtime)
- Predictable cost (R800/week)
- High utilization model
- Supports 20–60 drivers per site
- Driver lounge
- No driver fuel subsidies
- Drivers have more stable/predictable income



- Drivers have unlimited battery swaps per week
- More deliveries per week more income for drivers
- No more fuel subsidies for Pingo and One Cart (estimated R140m -R200mil per year)
- Predictable costs, better future planning
- LUMKA road side assistance means drivers can be up and running and making more deliveries

Our battery swapping model eliminates the need for charging downtime and removes fuel dependency. Drivers operate continuously with predictable costs, while LUMKA maintains full control over battery performance, lifecycle, and efficiency



Reliable, scalable, and cost-efficient energy infrastructure.



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DRIVER ECONOMICS

A Better Economic Model for Drivers

- Drivers spend R850–R1300/week on fuel
- Drivers spend R550 – R750 per week on moto bike rental
- No asset ownership or wealth creation
- High operational downtime
- Rising fuel costs = unstable ecosystem
- Low driver retention

LUMKA improves driver take-home income by 45% to 120%, while eliminating fuel risk.

Before LUMKA:

- High fuel costs
- Unpredictable expenses
- No long-term value



With LUMKA:

- Fixed weekly cost
- Lower operating expenses
- Access to financial growth



LUMKA fundamentally improves driver economics by reducing costs and introducing structured financial benefits. This creates a more stable, productive, and loyal workforce.

Existing model creates jobs, does not create empowerment or real upliftment



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FINTECH (CORE DIFFERENTIATOR)

Building Real Driver Wealth

- Weekly contributions (R100–R140)
- Additional funded contributions
- Long-term savings and investment growth
- Access to loans and financial tools

Unlike traditional platforms, LUMKA enables drivers to build real, long-term wealth. Through structured contributions and investment growth, drivers transition from earners to asset builders within the ecosystem



We are engineering the peace of mind that comes from knowing the next generation starts with a ladder, not a struggle.



We don't just support drivers - we turn them into long-term wealth creators.



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WEALTH CREATION AT SCALE

A Scalable Wealth Platform

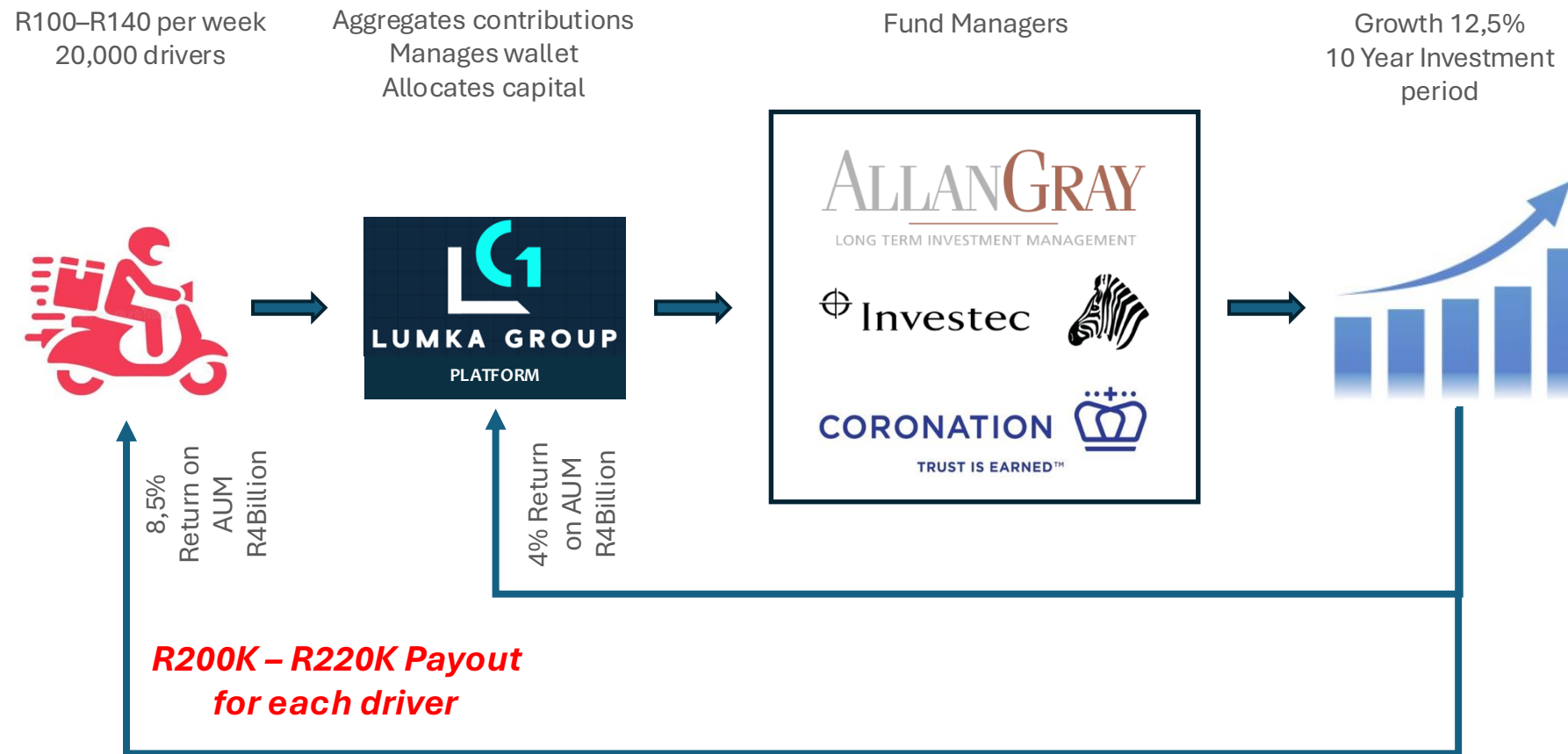
Metrics:

- 10-year outcome: R200,000+ per driver
- 20,000 drivers → R2,5 Billion (7 Year)
- 35,000,000 drivers → R7 Billion (10 year)

LUMKA is not only an infrastructure business - it is a large-scale financial platform. As the driver base grows, so does the total assets under management, creating a powerful and compounding financial ecosystem.

Every week, LUMKA contribute small amounts into the LUMKA platform for drivers. We aggregate this capital and allocate it to leading asset managers like Allan Gray and Investec. Over time, this capital compounds, creating over R200,000 per driver while simultaneously building billions in assets under management.

We are not competing with asset managers — we are building one of the largest new sources of retail AUM in South Africa.



At scale, LUMKA becomes a multi-billion rand wealth engine for the working class.



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DRIVER LOAN FACILITY (FINTECH ENGINE)

A structured, low-risk lending model built on real driver cashflows and long-term investment behaviour.

By linking earnings, savings, and lending, LUMKA creates a closed financial ecosystem that traditional banks cannot replicate.

HOW THE LOAN MODEL WORKS

- LUMKA allocates R120–R140 per week per driver from the battery subscription
- Funds are invested out of subscription fee, investment belongs to LUMKA, driver eligible for payout only once 10 year mark is reached.
- Over time, this creates a tracked investment balance per driver

Loan eligibility is based on actual invested value + growth — not credit scores

LOAN ELIGIBILITY

- Drivers qualify based on:
- 50% of their invested capital
- + a portion of accumulated investment returns

BUILT-IN RISK MITIGATION

- Loans backed by real underlying assets (investment fund)
- Repayments linked to weekly income flows
- No reliance on traditional credit scoring

This is asset-backed lending, not unsecured risk.

REPAYMENT STRUCTURE (LOYALTY-BASED)

Time Using LUMKA	Repayment Period
1 Year	6 Months
2 Years	12 Months

The longer the driver stays, the more flexible their access to capital becomes



We don't just power drivers — we finance their growth.



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DRIVER LOAN FACILITY (FINTECH ENGINE)

This transforms LUMKA from an infrastructure provider into a financial platform serving thousands of underserved customers.

WHY THIS IS POWERFUL

For Drivers:

- Access to capital without banks
- No credit score barriers
- Predictable, fair repayment

For LUMKA:

- New fintech revenue stream (interest income)
- Increased driver retention
- Stronger ecosystem lock-in

HOW THE LOAN MODEL WORKS ILLUSTRATION

The lending layer adds high-margin, recurring revenue while significantly increasing lifetime value per driver and overall platform valuation.



Driver does application on APP



Driver receives new weekly battery swap fee and either accepts or rejects
If new terms accepted and verified the funds are automatically transferred to his/her account within 48hrs

Driver loyalty period, driver habits, and AUM checked by platform



Based on loyalty and AUM terms and conditions are created, application is approved

Responsible, structured, asset-backed lending



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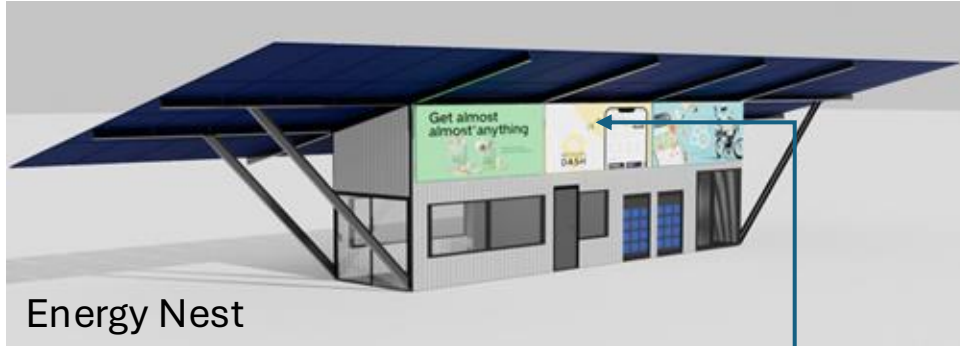
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MEDIA NETWORK

Embedded Advertising Platform

- Digital ads on bikes
- Pod and Nest billboards
- Location-based advertising
- Recurring high-margin revenue

LUMKA integrates a distributed media network across its infrastructure. This creates an additional high-margin revenue stream while offering advertisers targeted, real-world exposure in high-traffic urban environments.



Energy Nest



Energy POD



Thermal controlled HD Video advertising delivery moto bike boxes



Delivery Box

- High definition video type food delivery box display unit
- Potential Monthly Revenue = 1 X R3k per month per driver
- Remote video upload across driver network
- Multiple clients per unit

Energy Nest

- 3 X 4mX1,6m HD video advertising billboards
- Potential Monthly Revenue = 3 X R15k R20k per month per Nest
- Remote video upload across network

Energy POD

- 1 X 4mX1,6m HD video advertising billboards
- Potential Monthly Revenue = 1 X R15k R20k per month per POD
- Remote video upload across network

LUMKA turns every kilometre driven into a monetised advertising opportunity.

We convert mobility infrastructure into a high-margin, always-on advertising machine

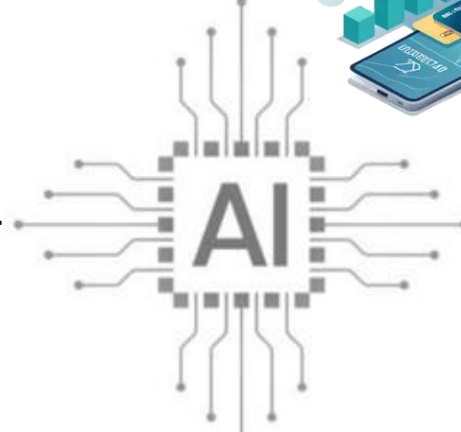


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Investment analysis
Loyalty 10-year driver wealth growth forecast
Loan availability analysis



AI PLATFORM

AI-Driven Intelligence Layer

- Predictive maintenance
- Energy optimisation
- Driver demand forecasting
- Financial risk modelling

- Nest and POD Energy optimisation
- Energy forecast
- Driver habits
- Bike energy habits
- Technical support forecasting
- Battery health
- Driver loyalty

LUMKA's AI platform connects all layers of the ecosystem, enabling real-time optimisation, predictive insights, and automated decision-making. This ensures maximum efficiency, uptime, and profitability

- Nest and POD billboard management
- Driver delivery box marketing management
- Marketing strategy and analysis



- Technical support
- Maintenance predictions and optimisation
- Network energy technical support forecasting
- OpEx and Capex forecasting
- Risk management

AI is the layer that turns LUMKA from infrastructure into a continuously improving, high-margin platform.





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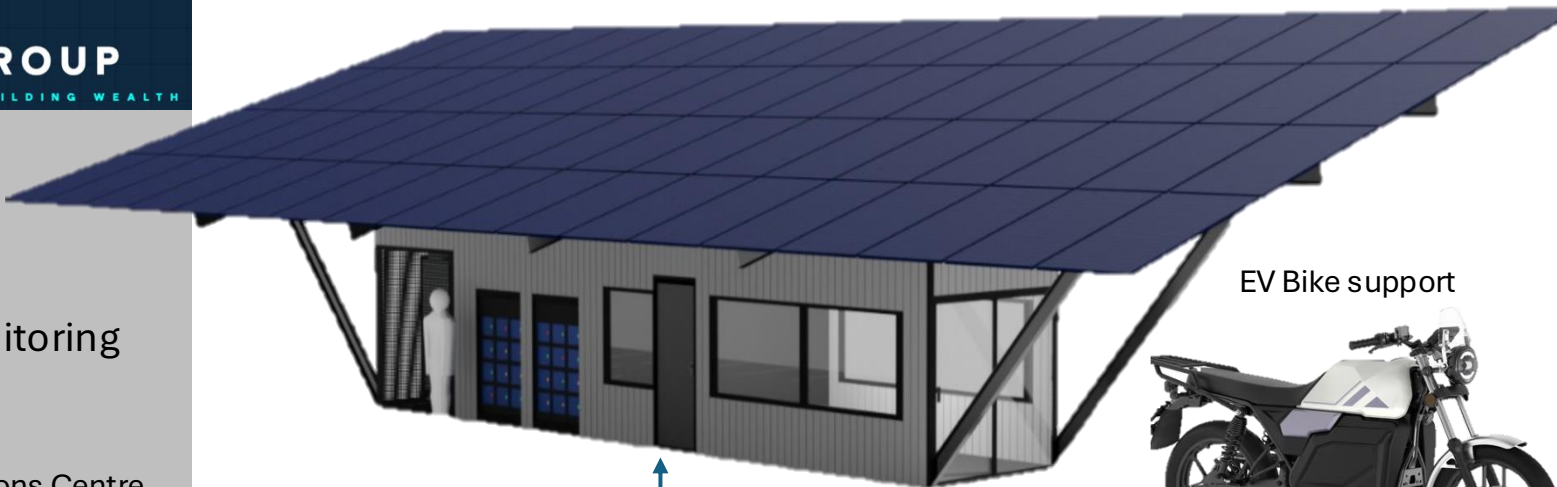
NETWORK OPERATIONS

Centralised Monitoring & Support

- Network Operations Centre (NOC)
- Real-time monitoring
- Proactive maintenance
- Mobile technical support

Our centralised operations model ensures consistent system performance across all locations. By proactively managing infrastructure and assets, LUMKA delivers high reliability and service quality.

Energy infrastructure support



EV Bike support



LUMKA Technical support team, taking care of Energy Infrastructure and EV bikes



Result –

Happy supported drivers that can focus on doing what they do, deliveries



LUMKA Network Operating Centre (NOC)



Centralised control ensures maximum uptime — meaning more working hours, more earnings, and a more reliable experience for every driver.



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DRIVER WEALTH = LOWER CHURN

Retention Through Wealth Creation

By making wealth visible and measurable through our platform, LUMKA significantly reduces driver churn.

Drivers are incentivised to remain within the ecosystem, improving operational stability and long-term scalability

We transform daily hustle into generational opportunity — where a driver’s work today builds a better tomorrow for their family.

Traditional :

- High churn
- No long-term incentives
- Everyday is a struggle



LUMKA :

- Visible wealth growth
- Long-term financial incentives
- Strong driver loyalty
- Everyday has a purpose



This is not just income — it’s dignity, stability, and a pathway out of financial uncertainty.

Today, drivers work to survive — with LUMKA, they earn, grow, and begin to thrive.



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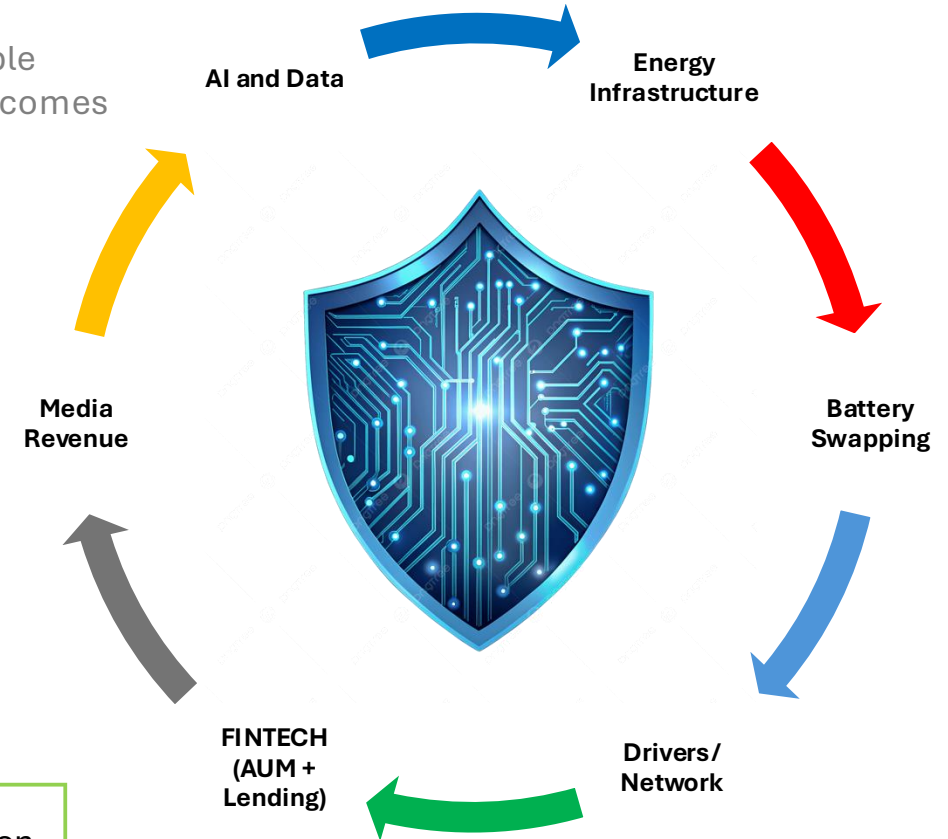
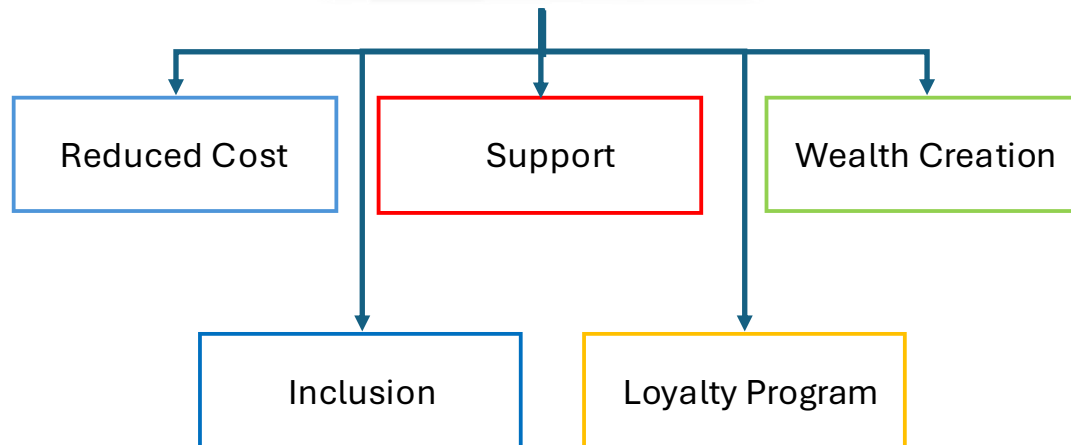
MOAT

A Multi-Layered Moat

- Infrastructure lock-in
- Financial ecosystem lock-in
- Data and AI advantage
- Media revenue integration
- Wealth-driven retention

Infrastructure creates access, fintech creates lock-in, and data creates long-term dominance

LUMKA's competitive advantage lies in the integration of multiple reinforcing layers. This creates a defensible ecosystem that becomes stronger and more valuable as it scales.



We are building a compounding ecosystem where every layer deepens our moat and accelerates our lead.



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COMPETITION

Beyond Mobility

While competitors focus on electrifying mobility, LUMKA builds a complete economic platform around the driver, unlocking additional value across multiple revenue streams.

Others –

- EV + battery swapping
- Subscriptions

LUMKA –

- EV + swapping
 - Fintech (AUM)
 - Fintech (Lending)
 - Media
 - AI

Companies exist in parts — but nobody has combined all layers into one platform.

Layer	Others	LUMKA
Energy	✓	✓
Battery swapping	✓	✓
EV bikes	✓	✓
Fintech (wealth)	✗	✓
Lending	✗	✓
Media network	✗	✓
AI integration	Limited	✓



While others electrify mobility, LUMKA captures the full economic value around it.



We are building a category, not entering one

Others solve one problem, LUMKA integrates and monetises them all.



BUSINESS MODEL

Multiple Revenue Streams



Driver Subscriptions

*R884M/year
Predictable, recurring*



Advertising

*R155M/year
High-margin*

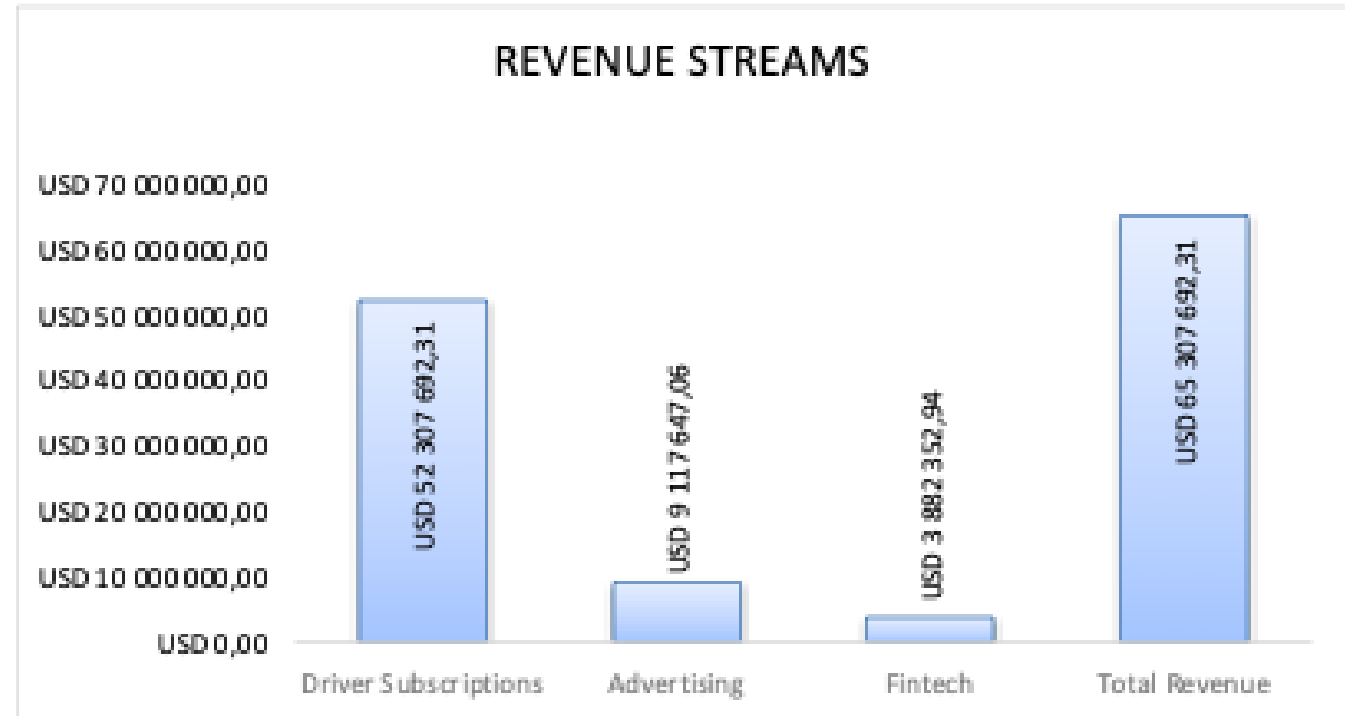


Fintech

*R66M/year
Scales with AUM*



LUMKA generates diversified, recurring revenue across multiple verticals, increasing resilience and driving higher margins.



ZAR 1 BILLION+ ANNUAL REVENUE

Each revenue stream is independent — together they create a resilient and compounding model.

Multiple revenue streams, one integrated platform — driving predictable, high-margin growth at scale.



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GROWTH STRATEGY

Cluster-Based Growth Strategy

Strategic deployment based on:

- Driver density
- Cashflow generation
- ROI thresholds
- Avoids overbuilding
- Maximizes utilization per asset

We don't deploy infrastructure randomly. We build high-density clusters - starting with a central Energy Nest supported by Pods in surrounding areas. As demand grows, Pods are upgraded to Nests and redeployed, ensuring capital efficiency and continuous optimisation. This model is fully repeatable across every suburb and province.

● **POD** → ● **NEST**

Trigger:

- Driver density increases

ENERGY Nest

50+ Drivers

Staffed (Onboarding & Support)

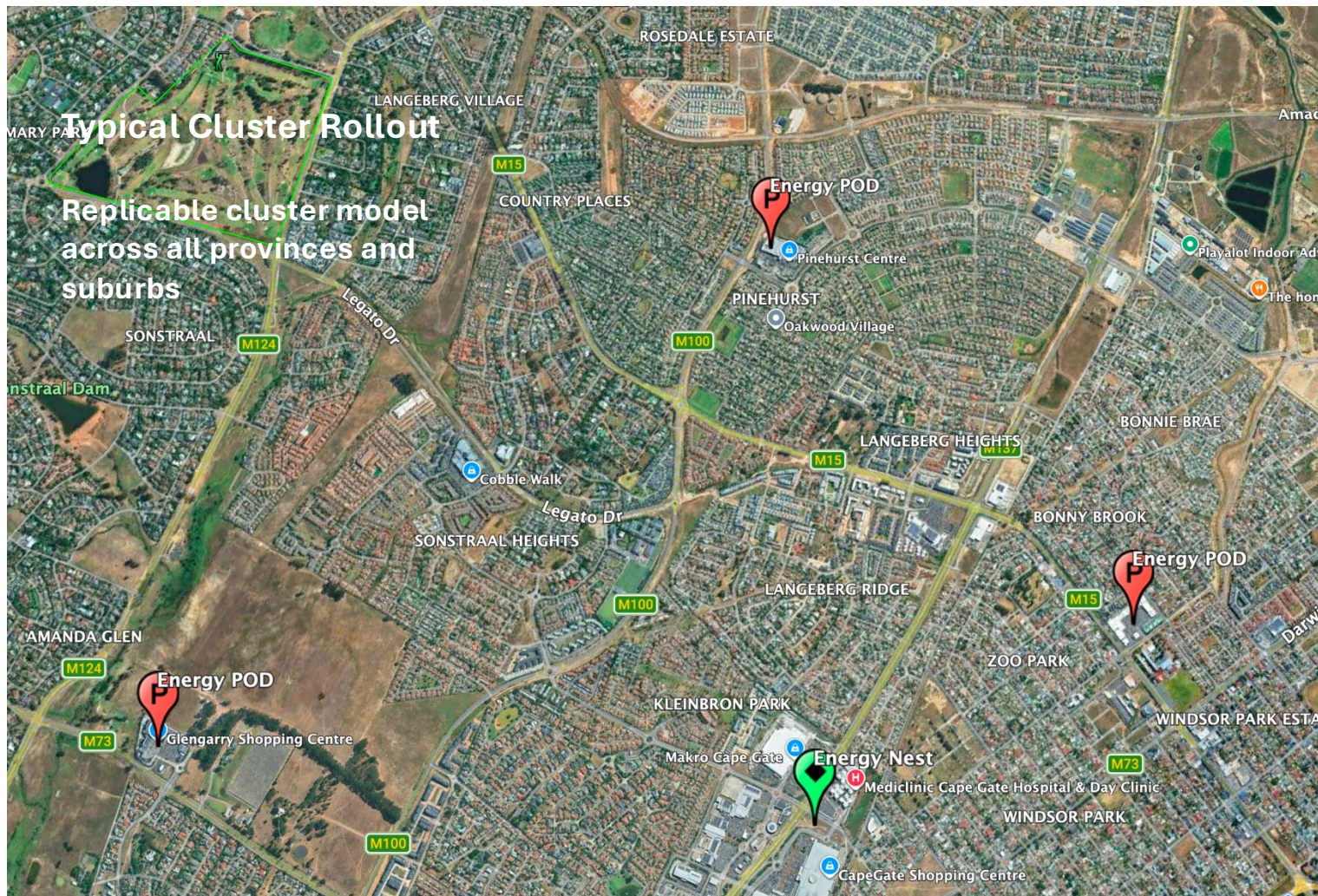
Capex: R2,4M

ENERGY POD

Up to 24 Drivers

Unmanned

Capex: R1.1M



Typical Cluster Rollout

Replicable cluster model across all provinces and suburbs

We deploy infrastructure in high-density clusters - maximising utilisation, minimising cost, and scaling with demand.



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GROWTH STRATEGY

Proof of Concept (POC)

POC Details:

- Client – One Cart
- Location – Cape Town CBD
- POC Type – Energy Nest
- POC Duration – 2 to 3 months
- KPI's – Cost effectiveness and reliability

LUMKA has already engaged with OneCart, the delivery partner for Massmart (Makro) and Woolworths (Woolies Dash), to initiate a 2–3 month Proof of Concept at a Woolworths dark store in Cape Town CBD. This pilot will deploy a full Energy Nest, with the objective of validating operational performance, driver adoption, and cost efficiency.

Each Woolworths dark store supports approximately 60–65 drivers, creating a highly concentrated and ideal environment for rapid validation. Upon successful completion, OneCart has indicated interest in rolling out LUMKA Energy Nests across additional Woolworths dark store locations nationally.

This opportunity not only provides a clear pathway to scale, but also serves as a powerful market entry point - enabling LUMKA to engage directly with drivers, demonstrate immediate benefits, and organically build demand. As drivers experience the value firsthand, adoption is expected to accelerate rapidly through word-of-mouth, while simultaneously strengthening LUMKA's position to expand into platforms such as Pingo.



POC success converts OneCart into a national distribution engine for LUMKA. 



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FINANCIAL UPSIDE

High-Margin, Scalable Platform and Infrastructure

Key Metrics (20,000 drivers):

- R1.1B+ Annual Revenue
- R2B+ Assets Under Management (AUM)
- Multiple high-margin revenue streams
- Recurring + scalable income model

Revenue grows with every driver, while margins expand through scale and optimisation.

This is not just a business — it's a structural shift in how delivery economies operate.

SOCIAL IMPACT

- Drivers increase income 45%–120%
- Build R200,000+ long-term wealth
- Access to affordable credit
- Reduced financial stress and churn

Transforms drivers from earners into asset owners.

First mover advantage



No current player combines energy, mobility, fintech, and media into a single platform - LUMKA defines this new category.

ENVIRONMENTAL IMPACT

- Elimination of petrol usage
- Reduction in CO₂ emissions
- Solar-powered infrastructure (off-grid capability)
- Reduced urban pollution

Directly aligned with global decarbonisation and ESG investment mandates.

WHY NOW

- Rising global fuel prices and volatility
- Delivery demand increasing rapidly
- Platforms under pressure to reduce costs
- No integrated solution currently exists

Fuel uncertainty is accelerating the need for a new model — and LUMKA is positioned to lead it.



Strong financial returns, measurable impact, and first-mover advantage — this is where infrastructure meets opportunity.



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PHASED INVESTMENT

PHASE 1 — POC

 Investment:

 USD720K (ZAR12M)

Use of Funds:

- 2 X Energy Nest (1 – One Cart and 1 – Pingo)
- 1 X Energy Pod (MacDonalds Location)
- Staff + operations (4-6 months)
- Business development/Marketing

Outcome:

Validates model + unlocks national rollout with OneCart and generates marketing

PHASE 2 — SCALE TO SELF-FUNDING

 LUMKA now only need **15 clusters (1 X Nest and 4 X PODS)** to reach self-funding

We are raising R180M to reach 15 clusters and unlock a self-funding growth model.

WHAT THIS CAPITAL ACHIEVES

- 15 clusters deployed
- 1500-2000 drivers onboarded
- R221M annual revenue

This is the inflection point where LUMKA becomes self-sustaining



R180M unlocks a self-sustaining platform generating R268M in annual revenue.

THE ASK

Investment Opportunity


PHASE 1 — POC

 Investment:

 \$720K USD (ZAR12M)

PHASE 2 — SCALE TO SELF-FUNDING

 Investment:

 \$10,65M USD(ZAR180M)

Once LUMKA reaches 12-15 clusters, it can fund the rollout of 1-2 new clusters per month from internal cashflow.

3-5 YEAR SCALE WINDOW

From 15 clusters, LUMKA can scale to 100 clusters within 3 to 5 years using internally generated cashflow.



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THE LUMKA OPPORTUNITY

A first-of-its-kind platform transforming delivery economics - from daily income to long-term wealth, powered by infrastructure, fintech, and data.

👉 Monetise -

- Weekly (subscriptions)
- Monthly (ads)
- Long-term (investments)
- Financially (loans)

WHY LUMKA IS UNIQUE

- No existing model combines:
 - Energy infrastructure
 - Battery swapping
 - Driver fintech (AUM + lending)
 - Media monetisation
 - AI optimisation

Solves **multiple industry problems simultaneously**:

- Fuel volatility
- Driver churn
- Platform inefficiency
- Lack of financial inclusion



SCALE & VALUE CREATION

- Target: **20,000 drivers**
- 128 clusters nationally
- **R1.1B+ annual revenue**
- **R2B AUM (fintech layer)**
- 70% gross margins

Potential 8x–15x return through a capital-efficient, high-margin growth model

LUMKA is a scalable, high-margin platform at the intersection of energy, mobility, and finance - built for impact, designed for scale, and positioned for exceptional investor returns.

LUMKA is not entering a market — it is defining a new category.



IMPACT AT SCALE

- Drivers increase income **45%–120%**
- Build **R200,000+ long-term wealth**
- Reduced fuel dependency
- Scalable ESG-aligned infrastructure

We don't just improve income - we create financial futures.

INVESTOR EXIT STRATEGY

Dual-path exit optionality

Strong potential interest from:

- Energy majors → Shell, TotalEnergies
- Mobility platforms → Uber, Bolt Technology
- Retail & delivery → Shoprite Group, Woolworths Holdings Limited
- Financial institutions → Standard Bank, Investec

Multiple buyer categories create competitive tension - maximising exit value.